

09/475,950

Clean Version of Replacement Paragraphs, Claims and Abstract:

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IN THE SPECIFICATION:

GROUP 3600

Page 1, Title:

**A METHOD OF UPGRADING THIRD PARTY FUNCTIONALITY IN AN ELECTRONIC
FRAUD MANAGEMENT SYSTEM**

Page 1, first paragraph:

A1 Reference is made to Application Serial Number 09/475,948, entitled A METHOD
AND SYSTEM FOR ELECTRONIC FRAUD/RISK MANAGEMENT, assigned to the
assignee of this application and filed on even date herewith.

TD 2/15/11
Page 2, line 2:

A2 cont
Fraud is inherent in how credit cards are issued and handled. There is, for
example, a significant threat to the issuer of a card from someone finding a lost credit
card and using it to purchase gas in an automated gas station; and, telephone and mail
orders may be made by criminals illegally possessing credit account information. In the
same category, a fraudulent merchant may be operating fraudulently by selling
merchandise on unequal consideration. On a larger scale, however, fraud rings are
particularly active and include many players in their networks that defraud issuers of
billions of dollars. Rogue employees and questionable merchants account for a
significant part of skimming activity, which involves the illegal acquisition of account
information in order to produce counterfeit cards or make fraudulent transactions. The
sophistication of skimming is quite advanced in that criminals may wait up to eighteen to
twenty (18-20) months after skimming a card before they use it. This category of fraud

A2 which originates at the point of sale is expected to be a twenty-five billion dollar (\$25,000,000,000) problem in 1999.

20 2/15/11 Page 4, first paragraph, line 4:

According to the invention, the object is achieved and the disadvantages of the prior art are overcome by a method for managing and assessing a set of risks relative to a financial product, wherein said method is accessed through a data processing system.

A3 The data processing system comprises a series of nodes operatively connected with each other. The method begins by performing an application processing procedure, comprising a check of the creditworthiness of one or more selected customers; and issuing a financial product to the selected customer if that customer is determined to be creditworthy and, declining the application if the customer is determined to be not creditworthy.

20 2/15/11 Page 6, ^{SUB} add:

A4 FIG. 9 is a block diagram of the application screen that allows a system user to determine fraud loss ratios as a means for benchmarking risk management effectiveness; and FIG. 10 is a flow chart describing the method utilized to perform this invention.

Page 28, before last paragraph, insert:

FIG. 10 is a flow chart describing the method utilized to perform this invention.

A5 After the program starts, the program goes to block 900. In block 900, the program performs an application procedure, comprising a check of the creditworthiness of one or more selected customers; and issuing a financial product to said customer if said